

Information to identify the case:			
Debtor 1:	Beverly A Blough		Social Security number or ITIN: xxx-xx-9461
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 3/3/24
Case number:	24-70078-JAD		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Beverly A Blough	
2. All other names used in the last 8 years		
3. Address	351 Habicht St Johnstown, PA 15906	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedwpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/1/24

For more information, see page 2

Debtor **Beverly A Blough**

Case number **24-70078-JAD**

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

May 13, 2024 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Zoom video meeting. Go to [Zoom.us/join](https://zoom.us/join), Enter Meeting ID 984 369 3045, and Passcode 6747057013, call

1-412-532-8861 For additional information, go to: <https://www.justice.gov/ust/mcc>

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 7/12/24

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 5/13/24

Deadline for governmental units to file a proof of claim:

Filing deadline: 8/29/24

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at <http://www.pawb.uscourts.gov/filing-proof-claim> using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at <http://www.pawb.uscourts.gov/filing-proof-claim>.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan, objections and hearing

The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on: **5/13/24 at 01:00 PM**, Location: **Same location as the Meeting of Creditors.**

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Beverly A Blough
Debtor

Case No. 24-70078-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 4

Date Rcvd: Apr 01, 2024

Form ID: 309iPGH

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2024:

Recip ID	Recipient Name and Address
db	+ Beverly A Blough, 351 Habicht St, Johnstown, PA 15906-3139
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
ust	+ Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
15691871	+ Conemaugh Hospital, 1086 Franklin St, Johnstown, PA 15905-4398
15701378	+ Lisa Swope, 219 S. Center Street, P.O. Box 270, Ebensburg, PA 15931-0270
15701384	+ Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
15701383	+ Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
15691884	Peoples Gas, c/o GRB, Frick Building, Pittsburgh, PA 15219

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@westernpabankruptcy.com	Apr 02 2024 03:05:00	Lawrence W. Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Apr 02 2024 03:05:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Apr 02 2024 05:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 02 2024 03:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 02 2024 05:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 02 2024 03:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15691865	+ EDI: GMACFS.COM	Apr 02 2024 05:21:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15691866	+ EDI: AIS.COM	Apr 02 2024 05:21:00	American InfoSource, PO Box 4457, Houston, TX 77210-4457
15691867	Email/Text: asaville@csnmg.com	Apr 02 2024 03:06:00	Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901
15701367	EDI: CAPITALONE.COM	Apr 02 2024 05:21:00	CAPITAL ONE BANK, 15000 CAPITAL ONE DR, Richmond, VA 23238
15691870	Email/Text: cfcbackoffice@contfinco.com	Apr 02 2024 03:05:00	Celtic Bank/contfinco, 4550 New Linden Hill

District/off: 0315-7

User: auto

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			Road, Wilmington, DE 19808
15691890	Email/Text: cfcbackoffice@contfinco.com	Apr 02 2024 03:05:00	Tbom/contfin, Pob 8099, Newark, DE 19714
15691868	+ EDI: CAPITALONE.COM	Apr 02 2024 05:21:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
15695354	EDI: CAPITALONE.COM	Apr 02 2024 05:21:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15691869	+ EDI: PHINGENESIS	Apr 02 2024 05:21:00	Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499
15691872	+ EDI: CCS.COM	Apr 02 2024 05:21:00	Credit Coll, Po Box 607, Norwood, MA 02062-0607
15691873	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 02 2024 02:54:06	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15691874	+ EDI: PHINGENESIS	Apr 02 2024 05:21:00	Feb Destiny/gf, Po Box 4499, Beaverton, OR 97076-4499
15691875	+ EDI: AMINFOFP.COM	Apr 02 2024 05:21:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15691876	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 02 2024 03:05:00	Fortiva, PO 105555, Atlanta, GA 30348-5555
15691877	EDI: JEFFERSONCAP.COM	Apr 02 2024 05:21:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15691879	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 02 2024 03:05:00	Loancare Llc, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15694464	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 02 2024 02:23:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15691882	Email/Text: ml-ebn@missionlane.com	Apr 02 2024 03:05:00	Mission Lane/tab Bank, Po Box 105286, Atlanta, GA 30304
15691880	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 02 2024 02:55:23	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15701381	+ EDI: AISMIDFIRST	Apr 02 2024 05:21:00	MidFirst Bank, 999 NW Grand Boulevard, #100, Oklahoma City, OK 73118-6051
15691881	+ EDI: AISMIDFIRST	Apr 02 2024 05:21:00	MidFirst Bank, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15691883	+ EDI: AGFINANCE.COM	Apr 02 2024 05:21:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
15701387	+ EDI: SYNC	Apr 02 2024 05:21:00	Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
15701388	+ Email/Text: BankruptcyEast@firstenergycorp.com	Apr 02 2024 03:06:00	Penelec, PO Box 3687, Akron, OH 44309-3687
15691885	+ EDI: Q3G.COM	Apr 02 2024 05:21:00	Quantum3, PO Box 788, Kirkland, WA 98083-0788
15691886	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2024 02:24:14	Resurgent Capital Services, PO Box 19034, Greenville, SC 29602-9034
15691887	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 02 2024 03:06:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15691888	+ EDI: SYNC	Apr 02 2024 05:21:00	Syncb/ashley Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
15691889	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 02 2024 03:05:00	Tbom/atls/fortiva Mc, Po Box 105555, Atlanta, GA 30348-5555
15691891	+ EDI: PHINGENESIS	Apr 02 2024 05:21:00	Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499
15691892	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 02 2024 03:05:00	The Bank of Missouri, PO Box 105555, Atlanta,

District/off: 0315-7

User: auto

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			GA 30348-5555
15691893	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 02 2024 03:06:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
15691894	+ Email/Text: bankruptcy@veridiancu.org	Apr 02 2024 03:06:00	Veridian Credit Union, 1827 Ansborough Av, Waterloo, IA 50701-3629
15691895	+ EDI: TCISOLUTIONS.COM	Apr 02 2024 05:21:00	Vervent/tbom, Po Box 85710, Sioux Falls, SD 57118-5710
15691896	+ EDI: BLUESTEM	Apr 02 2024 05:21:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
TOTAL: 41			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
15691878		Lisa Swope
15701364	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15701365	*+	American InfoSource, PO Box 4457, Houston, TX 77210-4457
15701366	*P++	CAMBRIA SOMERSET RADIOLOGY JOHNSTOWN PA, ATTN ATTN AMBER SAVILLE, 239 MAIN STREET, SUITE 440, JOHNSTOWN PA 15901-1640, address filed with court:, Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901
15701370	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Celtic Bank/confinco, 4550 New Linden Hill Road, Wilmington, DE 19808
15701395	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Tbom/confin, Pob 8099, Newark, DE 19714
15701368	*+	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
15701369	*+	Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499
15701371	*+	Conemaugh Hospital, 1086 Franklin St, Johnstown, PA 15905-4398
15701372	*+	Credit Coll, Po Box 607, Norwood, MA 02062-0607
15701373	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15701374	*+	Feb Destiny/gf, Po Box 4499, Beaverton, OR 97076-4499
15701375	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15701376	*+	Fortiva, PO 105555, Atlanta, GA 30348-5555
15701377	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15701379	*+	Loancare Llc, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15701385	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, Mission Lane/tab Bank, Po Box 105286, Atlanta, GA 30304
15701380	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15701382	*+	MidFirst Bank, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15701386	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15701389	*	Peoples Gas, c/o GRB, Frick Building, Pittsburgh, PA 15219
15701390	*+	Quantum3, PO Box 788, Kirkland, WA 98083-0788
15701391	*+	Resurgent Capital Services, PO Box 19034, Greenville, SC 29602-9034
15701392	*+	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15701393	*+	Syncb/ashley Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
15701394	*+	Tbom/atls/fortiva Mc, Po Box 105555, Atlanta, GA 30348-5555
15701396	*+	Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499
15701397	*+	The Bank of Missiouri, PO Box 105555, Atlanta, GA 30348-5555
15701398	*+	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
15701399	*+	Veridian Credit Union, 1827 Ansborough Av, Waterloo, IA 50701-3629
15701400	*+	Vervent/tbom, Po Box 85710, Sioux Falls, SD 57118-5710
15701401	*+	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 2 Undeliverable, 31 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-7

User: auto

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Date Rcvd: Apr 01, 2024

Form ID: 309iPGH

Total Noticed: 47

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Beverly A Blough ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4